



## COMPLETE SOLUTIONS 1 (PERSONAL & COMPANY PENSIONS) - FANTASTIC INCOME OPTIONS FOR YOU!!

This is not a customer document and is intended for financial brokers only

### *Summary of our Commission Options-Bullet Payments*

Allocation	Fund Charge from	Bullet Commission Payments	Income Accrual rate	Total % of 4 Bullet Payments	Profile No.
100%	1%	4 x 7.5%	0.5% x Term	30%	5927 - 100
100%	1.25%	4 x 12.5%	0.75% x Term	50%	5929 - 100
99%	1%	4 x 10%	0.67% x Term	40%	6017 - 100
99%	1.25%	4 x 15%	0.9% x Term	60%	6018 - 100
98%	1%	4 x 12.5%	0.85% x Term	50%	5926 - 100
98%	1.25%	4 x 17.5%	1.05% x Term	70%	5928 - 100
97%	1%	4 x 15%	1% x Term	60%	6016 - 100

All of these profiles pay 0.25% **Fund Based Renewal Commission from Year 9.**

**The timing of the 4 bullet payments is based on a pension persistency rate of 87%.** If your pension persistency is lower than this at the end of the second year of a policy written under one of the bullet commission options, the remaining 3 bullet payments will be deferred by one year but still paid in years 4,6,8.

### **Sample Case: €1,000 per month**

Option: 99% Allocation & 1.25% AMC (x 15% Bullet Payments)

Payment in year	1	2	3	4	5	6	7	Total years 1 - 7
Bullets	15%	0%	15%	0%	15%	0%	15%	60%
Commission	€1,800	-	€1,800	-	€1,800	-	€1,800	<b>€7,200</b>

Income beyond year 9 is 0.25% fund based renewal.

**Please note: Terms & Conditions apply to the above Commission Options, please contact your Account Manager and refer to product guides for further information.**

## PRSA (INCLUDING PRSA AVCS) INCOME OPTIONS

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### Summary of Commission Options

PRSA plan	Base Allocation	Fund Charge	Bullet Payments	Total Commission	Accrual Basis	Profile Code
5% & 1% Option	95%	1%	4 x 11.5%	46%	1% x Term	5925 - 100
3% & 1% Option	97%	1%	4 x 7.5%	30%	1% x Term	5939 - 100

### PRSA 5% & 1% Plan Option

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
11.5%	0%	11.5%	0%	11.5%	0%	11.5%	46%	0.25%	5925 - 100
*Fund based renewal commission from Year 9									

### PRSA 3% & 1% Plan Option

Commission Payments									
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total after Year 7	FBR Year 9*	Profile Number
7.5%	0%	7.5%	0%	7.5%	0%	7.5%	30%	0.25%	5939 - 100
*Fund based renewal commission from Year 9									

\*All examples assume Consensus Fund & Commission term is calculated based on a maximum NRA of 60.

The allocation rates above may increase annual contributions from €5,000 to below €10,000 receive an additional 0.75% investment allocation while contributions of €10,000 plus receive an additional 1.5% investment .

Commission is paid on cases below €1,800 p.a. only if they are submitted electronically through the B-line website.

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